

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GLORIA J LAWSON

Debtor(s)

Case No. 09-24043

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2009.
- 2) The plan was confirmed on 08/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/20/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/25/2014.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,754.00.
- 10) Amount of unsecured claims discharged without payment: \$101,045.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$74,777.00
Less amount refunded to debtor	\$1,145.19

NET RECEIPTS: **\$73,631.81**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,706.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,914.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,621.39**

Attorney fees paid and disclosed by debtor: \$793.48

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS TRAVEL	Unsecured	9,275.00	753.94	753.94	113.91	0.00
AMERICASH LOANS LLC	Unsecured	1,207.98	1,207.98	1,207.98	168.98	0.00
AMEX	Unsecured	9,715.00	NA	NA	0.00	0.00
BRYLANE HOME	Unsecured	691.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	588.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	674.00	NA	NA	0.00	0.00
CINGULAR WIRELESS	Unsecured	1,200.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Unsecured	306.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,160.00	2,485.00	2,485.00	375.44	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	650.00	NA	NA	0.00	0.00
COMCAST	Unsecured	198.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	445.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	482.94	NA	NA	0.00	0.00
CROSSING POINTE	Unsecured	181.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	717.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	940.99	940.99	940.99	131.65	0.00
FNB MARIN	Unsecured	721.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Unsecured	8,893.15	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Unsecured	12,124.11	NA	NA	0.00	0.00
FRIEDMAN & WEXLER	Unsecured	9,454.00	NA	NA	0.00	0.00
GINNYS	Unsecured	480.07	490.07	490.07	68.56	0.00
GOODYEAR/CBUSA NA	Unsecured	1,399.00	NA	NA	0.00	0.00
HSBC/CARSONS	Unsecured	313.16	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Secured	205.13	0.00	205.13	205.13	0.00
ILLINOIS TITLE LOANS	Unsecured	205.13	NA	NA	0.00	0.00
INSTANT CASH ADVANCE	Unsecured	500.00	NA	NA	0.00	0.00
INSUREX	Unsecured	751.00	NA	NA	0.00	0.00
ISAC	Unsecured	27,343.72	30,835.88	30,835.88	4,658.71	0.00
JB ROBINSON	Unsecured	222.00	NA	NA	0.00	0.00
JC PENNY	Unsecured	1,342.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	432.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
M&T MORTGAGE	Secured	70,228.52	62,636.68	48,088.48	48,088.48	0.00
M&T MORTGAGE	Secured	3,728.00	5,028.54	5,423.54	5,423.54	0.00
MCSI/RMI	Unsecured	400.00	650.00	650.00	84.17	0.00
MIDNIGHT VELVET	Unsecured	296.23	306.23	306.23	46.27	0.00
NEIGHBORHOOD CU/CENTRIX	Secured	3,200.00	3,224.53	3,200.00	3,200.00	367.83
NEIGHBORHOOD CU/CENTRIX	Unsecured	5,639.11	0.00	24.53	2.50	0.00
NEWPORT NEWS	Unsecured	520.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	786.56	NA	NA	0.00	0.00
NICOR GAS	Unsecured	783.08	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	500.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	552.62	594.76	594.76	77.01	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	4,789.70	4,789.70	723.65	0.00
PREMIER BANK CARD	Unsecured	478.94	478.94	478.94	67.00	0.00
PROVIDIAN NATIONAL BANK	Unsecured	5,666.00	NA	NA	0.00	0.00
PYOD LLC	Unsecured	NA	2,371.03	2,371.03	358.22	0.00
ROOM FOR COLOR	Unsecured	300.25	314.71	314.71	47.54	0.00
VILLAGE OF DOLTON	Secured	275.20	NA	NA	0.00	0.00
VILLAGE OF DOLTON	Unsecured	NA	367.10	367.10	55.47	0.00
WELLS FARGO AUTO FINANCE	Secured	2,500.00	0.00	2,500.00	2,500.00	246.36
WFNNB CHADWICK	Unsecured	547.70	NA	NA	0.00	0.00
WFNNB NEW YORK & COMPANY	Unsecured	203.00	NA	NA	0.00	0.00
WFNNB ROAMAN	Unsecured	203.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$48,088.48	\$48,088.48	\$0.00
Mortgage Arrearage	\$5,423.54	\$5,423.54	\$0.00
Debt Secured by Vehicle	\$5,700.00	\$5,700.00	\$614.19
All Other Secured	\$205.13	\$205.13	\$0.00
TOTAL SECURED:	\$59,417.15	\$59,417.15	\$614.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,610.86	\$6,979.08	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,621.39</u>
Disbursements to Creditors	<u>\$67,010.42</u>

TOTAL DISBURSEMENTS : **\$73,631.81**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/27/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.